

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: John KEMPER et al.

Title: SYSTEM AND METHOD FOR
VERIFYING LOAN DATA AT DELIVERY *Filed Via EFS-Web
February 27, 2008*

Appl. No.: 10/737,298

Filing Date: December 16, 2003

Examiner: Lalita M. HAMILTON

Art Unit: 3691

Confirmation Number: 7677

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.56

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Submitted herewith on Form PTO/SB/08 is a listing of documents known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56.

A copy of each non-U.S. patent document and each non-patent document is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to

antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

TIMING OF THE DISCLOSURE

The listed documents are being submitted in compliance with 37 CFR §1.97(c), before the mailing date of either a final action under 37 CFR §1.113, a notice of allowance under 37 CFR §1.311, or an action that otherwise closes prosecution in the application.

ADDITIONAL INFORMATION

Applicant notes that the Selling Guide and the Servicing Guide have sections which are individually dated and that some of these sections are dated after the filing date of the present application. While Applicant reserves the right to show during later prosecution or at another later date that specific portions of these documents are not available as prior art, the Examiner should presently assume that the entire content of these documents is available as prior art as of the filing date of the present application, the dates shown in the documents notwithstanding. Applicant also notes that 2002 versions of these documents are also available. If the Examiner believes the earlier versions of these documents may be helpful, the Examiner is invited to contact the undersigned at the telephone number appearing below, and Applicant will submit the earlier versions in a supplemental Information Disclosure Statement. Likewise, Applicant notes that only certain sections of the Servicing Guide have been submitted. However, the remaining sections are also available. If the Examiner believes other sections may be helpful, the Examiner is invited to contact the undersigned at the telephone number appearing below, and Applicant will submit the other sections in a supplemental Information Disclosure Statement.

RELEVANCE OF EACH DOCUMENT

All of the documents are in English.

Applicants respectfully request that each listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

FEE

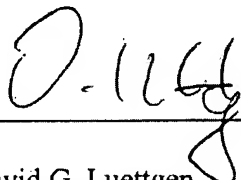
Fees in the amount of \$180.00 in accordance with 37 CFR §1.17(p) to cover the fee associated with an information disclosure statement under 37 CFR §1.97(c) are being paid by credit card via EFS-Web.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this submission under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by the credit card payment instructions in EFS-Web being incorrect or absent, resulting in a rejected or incorrect credit card transaction, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Respectfully submitted,

Date February 25, 2008

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